

# EXHIBIT B

## Part X


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Accounts	Bill Pay & e-Bills	Transfer Funds	Investments	Customer Service
<a href="#">Accounts Overview</a>	<a href="#">Account Activity</a>	<a href="#">Account Summary</a>	<a href="#">Find a Transaction</a>	<a href="#">Open an Account</a>

## Account Activity

Today is Tuesday, January 24, 2006.  
 You last signed in on January 24, 2006  
 at 07:33 AM ET.

### Find a Transaction

Search by :

Check Number :

Transactions available from  
 07/13/2005 to 01/24/2006.

With a savings account  
 your balances could  
 grow faster.

### Customer Service

[Add Bill Pay](#)

[Stop Check Payment](#)

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[Add/Edit Account Nickname](#)

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### CampusEdge checking - 6538

Account:

Available Balance: \$13.67

(includes amounts subject to any holds. [Learn more](#))

Activity Period:

Transaction Types:

### Current Transactions

[Printable](#)

#### Pending Transactions [\[Learn more\]](#)

Transaction ↑ Debit(-)  
 CHECKCARD PRICE CHOPPER #13 BRATTLEBORO VT ON \$15.73  
 01/22 [\[Learn more\]](#)

CHECKCARD WLI\*RESERVATIONRE 8007327031 CT ON \$9.00  
 01/20 [\[Learn more\]](#)

#### Posted Transactions

[View paper statements](#) • [\[I\]](#)

Posting Date ↓	Transaction	Debit(-)	Credit(+)
01/23/2006	CHECKCARD 0121 EXXONMOBIL26 09901430 BRATTLEB VT 24164056022837000002181	\$4.44	
01/23/2006	CHECKCARD 0120 DISCOUNT BEVERAGE W BRATTLEBOROV 24008706022463068020054	\$4.64	
01/20/2006	CHECKCARD 0119 BMG MUSIC SERVICE 317-692-9200 IN 24610436019004075444538	\$24.77	
01/19/2006	CHECKCARD 0117 GUILFORD STORE GUILFORD VT 24008706018457419000068	\$7.69	
01/19/2006	CHECKCARD 0118 BMG MUSIC SERVICE 317-692-9200 IN 24610436018004071546857	\$19.77	
01/17/2006	CHECKCARD 0114 PRICE CHOPPER #136 BRATTLEBORO VT 24387756016004067587091	\$3.92	
01/17/2006	CHECKCARD 0113 PRICE CHOPPER #136 BRATTLEBORO VT 24387756016004068368590	\$5.87	

01/17/2006	<u>Online Banking transfer to Sav 3125</u> <u>Confirmation# 7280818710</u>	\$5.00
01/17/2006	<u>Online Banking payment to CRD 2077</u> <u>Confirmation# 7280700149</u>	\$195.00
01/13/2006	<u>ENO : DES = DIR DEP : ID = 000010306</u> <u>EFF DATE: 060113; INDN:</u> <u>HAUMANN, ALAN B.</u>	\$300.00

Beginning Balance as of 01/12/2006

[Previous Transaction Period](#)

[Printable](#)

 **Secure Area**

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Banc of America Investment Services, Inc. ®:

Are Not FDIC Insured	May Lose Value	Are Not Bank Guaranteed
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Accounts	Bill Pay & e-Bills	Transfer Funds	Investments	Customer Service
Accounts Overview	Account Activity	Account Summary	Find a Transaction	Open an Account

## Transaction Detail

**Account Type/Number:** CampusEdge checking-6538

**Type:** Check Card

**Transaction Description:** CHECKCARD 1125 WLI\*RESERVATIONREWARDS. 800-7327031 CT  
24142035331978494227780

**Date:** 11/28/2005

**Reference Number:** 00091741125

**Amount:** \$9.00

[Return to Account Activity](#)

### Secure Area

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COMPLAINT NUMBER	COMPANY NAME	ST	COMPLAINTANT NAME	DATE REC'D	SIC CODE	VIOLATION	CLOSING CODE	DATE CLOSED	MONEY RECOVERED
200519016	WEBLOYALTY.COM / RESERVATION REWARDS	CT	FRY, BRUCE	01/03/06	6100	OBTAI <del>N</del> MONEY/FA <del>LSE</del>	SUCCESS	01/24/06	\$18.00
200411663	WEBLOYALTY.COM	CT	SULFARO, SUSAN	08/12/04	4820	OBTAI <del>N</del> MONEY/FA <del>LSE</del>	SUCCESS	09/07/04	

Total Records: 2

Webloyalty.com as 2nd co

COMPLAINT NUMBER	COMPANY NAME	ST	COMPLAINTANT NAME	DATE REC'D	SIC CODE	VIOLATION	CLOSING CODE	DATE CLOSED	MONEY RECOVERED
200308550	FLOWERS.COM	NY	ARCALA, BARRY	06/04/03	5958	SELLING INFO	SUCCESS	07/16/03	

Total Records: 1

Mitzi F. Mertens - WLI Reservations Rewards / Flowers.com FRAUD

Page 1

**From:** "Barry Arcala" <devildog65@wyan.org>  
**To:** <miag@michigan.gov>  
**Date:** 6/5/03 8:52PM  
**Subject:** WLI Reservations Rewards / Flowers.com FRAUD

At Easter Time I purchased Easter items for my children and grandchildren through Flowers.Com. And, in the last couple of days I have been checking my Bank One checking account / debit card and discovered a \$7.00 charge from a company WLI Reservation Rewards which I have no idea what it was for. I did a computer search on "WLI Reservation Rewards" and discovered that this is a scam involving Flowers.Com selling information including my debit card number to WLI Reservation Rewards. I am being charged for a service which I know nothing about or want. When I attempted to contact WLI Reservation Rewards at 1-800-890-4892 the person answering demanded my e-mail address ( devildog65@wyan.org ), which I gave her. Then, the WLI representative demanded to know my debit card number which I did not feel was a wise thing to give up to WLI.

How do I stop these charges to my Bank One checking account / debit card; and how do I get reimbursed for charges already made to my account, and how do I cancel my UNWANTED account with WLI Reservation Rewards?

I need a response immediately since, I am in the process of moving to Arizona by June 15, 2003.

Sincerely,

Barry W. Arcala  
2455 Biddle Ave., Apt. #405  
Wyandotte, MI 48192-4678

(734) 934-1500

From: "Barry Arcala" <devildog65@wyan.org>  
Date: Fri, 06 Jun 2003 20:21:17 -0400  
Subject: Fw: Membership Cancel and Refund Confirmation

FYI

I also went to my branch office of Bank One and file a dispute with the debit that WLI made against my checking account / debit card. And, I canceled my debit card and had Bank One issue me a new one.

Hopefully, this will stop WLI from fraudulently debiting my checking account. I hope that words gets out to the general population about this WLI scam and WLI's association with Flowers.Com.

----- Original Message -----

From: customerservice@reservationrewards.com  
To: devildog65@wyan.org  
Sent: Friday, June 06, 2003 8:05 PM  
Subject: Membership Cancel and Refund Confirmation

Dear Member:

This notice confirms that your membership in Reservation Rewards has been cancelled and we have issued a refund of your membership fee. This refund will appear as a credit in your credit card account within the next 3-5 business days.

Your cancel confirmation number is: 5288110.

We are sorry to see you go and hope you reconsider becoming a member again in the future. Any money you've saved is yours to keep... and thank you for trying our service!

If you have any further questions, please contact us at customerservice@reservationrewards.com and we'll be happy to help you.

Sincerely,

The Reservation Rewards Team  
customerservice@reservationrewards.com  
1-888-688-5995

From: "Barry Arcala" <devildog65@wyan.org>  
Date: Fri, 06 Jun 2003 14:39:20 -0400  
Subject: Re: Complaint #: 200308550

I have already contacted Bank One and filed a dispute with this debit to my checking account and changed my debit card account number.

My temporary mailing address in Tucson, AZ will be:

Barry W. Arcala  
c/o Mrs. Betty Slaybaugh, EEE Director  
7155 32nd Place  
Tucson, AZ 85710

Thank you for your help; it is highly appreciated.

Sincerely,

Barry W. Arcala  
----- Original Message -----  
From: cp\_email@michigan.gov  
To: devildog65@wyan.org  
Sent: Friday, June 06, 2003 1:54 PM  
Subject: Complaint #: 200308550

Dear Mr. Arcala:

Our office has reviewed your complaint against WLI Reservations & Flowers.com. I have located addresses for both companies and will contact them on your behalf.

In your complaint, you questioned what your rights were recovering the charges already made to your account. When we contact the company, we will see if we can get them to voluntarily refund you the money. If they refuse to resolve this matter through our office, you may either take them to Small Claims Court or consult with a private attorney.

Since your banking information has been provided to WLI without your authorization, you may want to close your current bank account and reopen under a new number. This will not only prevent WLI from making further withdrawals but will protect you should WLI or Flowers.com give your information out to other companies.

In the meantime, I will fax your complaint to both companies today. Please notify our office of your new mailing address once you have moved to Arizona

in case we have trouble contacting you by e-mail.

Sincerely,

Cleo Smith  
Complaint Examiner  
Office of the Attorney General  
Consumer Protection Division

Susan K. Sulfaro, JD, FLM  
5334 Bradford Circle  
Brighton, MI 48114

(810) 220-7988 Dept. of Attorney General  
Consumer Protection Division  
August 4, 2004

AUG 12 2004

RECEIVED

US Secret Service  
Fraud Dept  
1000 Patrick McNamara Bldg  
477 Michigan Ave  
Detroit MI 48226

Dept of Attorney General  
Consumer Protection Division  
PO Box 30213  
Lansing MI 48909

**Re: Unauthorized Charges to Credit Card – Web Loyalty**

To Whom It May Concern:

I am writing to complaint about abusive and misleading practices by Web Loyalty, 6 Corporate Drive, Suite 450, Shelton, CT 06484. This company offers, as a misleading come-on, discounts on local entertainment as a "thank you" for making travel arrangements on travelocity.com. I accessed their website once to view the "free" discounts, and was, unknown to me, enrolled in a monthly service. To date, this company has charged me \$84.00 in monthly fees for a service I do not use, have no use for, and find of no value. I called to complain, and was offered a refund of one month's fee, a paltry \$7.00. I protested that their records would clearly show that I have not used their service since the "free" offer at the beginning. The representative, Don, claimed to not have that technology. I run a web-based service, and I know that they can tell who is logged to their site and how long they stay. This technology is standard.

Their practice of luring customers with "free" offers, which are quickly converted to a paying service is misleading, abusive, violates state advertising laws and federal laws concerning unauthorized charges. They count on people taking advantage of the "free" look, then neglecting to ever cancel. How many other consumers are paying for this service and receiving nothing??

I demand a full refund of all fees paid. Your prompt attention to this complaint, and investigation into these practices is greatly appreciated.

Sincerely,



Susan K. Sulfaro, JD, FLM

**CP INTERNET WEB COMPLAINT**

Date Received: 01/03/2006

CP No. 200519016

Internet ID No. cp66ry990e

Present Status: Open

**Consumer Information**

Name FRY, BRUCE

Address 13213 VISCHER RD.

City, State, Zip BROOKLYN MI 49230

County JACKSON

Home Phone No. 517 467 7831 Work Phone No. 734 439 1511 485

**Primary Company Complained Against**

Name WEB LOYALTY.COM (RESERVATION REWARDS)

Address 101 MERRITT #7, 7TH FLOOR

City, State, Zip NORWALK CT 06851

County OUT-OF-STATE

Company Ph No. 1800 732-7031 Company Fax No.

Company Email

Company Website

**Secondary Company Complained Against**

Name BIZ RATE (AFFILIATE OF RESERVATION REWARDS)

Address UNK

City, State, Zip

Company Ph No. UNK Company Fax No.

Company Email

**Complaint Information**

Did you sign a contract?

Y = Yes

N = No

Where did you sign this contract?

Is there a court action pending?

Y = Yes

N = No

**Motor Vehicle Warranty Complaint Information**

Vehicle Make, Model and Year:

VIN No.:

**Is there additional documentation being forwarded?**

How?

IN \_\_\_\_\_

## Complaint Detail Information

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Message sent to Hon. Joe Schwarz, US Congress:

The time is past due to reform the laws to protect citizens from the current trend in scams. Thousands of so called "companies" are scamming American citizens out of millions through internet and credit card scams. We were recently scammed by "Reservation Rewards" @ Web Loyalty.Com of 101 Merritt #7, 7th Floor, Norwalk, CT 06851. They obtained our credit card information from Chadwicks Clothing (a once trusted company) by redeeming a coupon. They charged \$18 to my credit card. In the conversation with a supervisor (Jeff Brown @ 1800 732-7031) I discovered that I had been charged \$63 by an affiliate company without specific approval. Last month I investigated almost \$200 of charges to my daughter's checking account by the other fraudulent companies. They always have a NEARLY fool proof system which has been devised by a panel of dishonest attorneys to create legal loopholes. I have been asked by friends and family to investigate (I'm a former cop and still work in law enforcement) six such transactions. Each have the same MO and operate under false identities with a system which makes tracing a specific person very challenging. Please help protect Americans from these scams. I would be willing to discuss the information I have obtained and help shed light on these "criminals".

Complaint: While reviewing our November credit card statement my wife discovered a \$9 charge to an unknown source. My wife immediately called to complain and discovered that Reservation Rewards received our credit card information from Chadwicks when she redeemed a \$10 coupon through Chadwicks (on-line) when purchasing some clothing. She demanded an immediate credit and called Chadwicks to cancel our business with them. On our next credit card statement, we discovered that there had been two \$9 charges paid to WLI\*Reservation Rewards. On 1/3/05, I called and talked with "Mia #61060" who ended up hanging up on me. I called and demanded to speak to a supervisor. A "Jeff Brown" came on the phone and explained that by entering our e-mail address into a dialog box twice constituted an electronic signature and therefore an authorization to receive our credit card information from Chadwicks. I advised him that he was to determine any and all companies and affiliates associated with his organization who had ever charged my credit card account. He discovered that "Biz Rate" has previously charged my credit card for \$63. He refused to disclose how Biz Rate obtained my credit card data. He mentioned another company called "Travel Values Plus" but did not disclose if they had charged my card. He stated that he would refund my money. I requested and obtained the address to Mr. Brown's office (P.O. Box 855, Shelton, CT 06484) and the corporate office as indicated above and advised him that I would pursue legal remedy through state and federal resources. We are tired of being victimized and scammed by these criminals who think we will continue to sit by while they steal from us. I think of the thousands of unsuspecting who don't check their statements or feel that taking action would be useless. I for one am willing to do whatever it takes to stop the scams. I will assist in any way possible and will offer my services to anyone to help them recover THEIR money from these crooks. I look forward to hearing from you, as this matter can no longer be ignored.



ATTORNEY GENERAL OF MISSOURI

JAY NIXON  
ATTORNEY GENERAL

JEFFERSON CITY

65102

P.O.Box 899  
(573) 751-3321

May 26, 2006

[REDACTED]

RE: Complaint No. CF-2006-09609

Reservation Rewards

Dear [REDACTED]

Thank you for providing information about the above-referenced company. Although our office is prohibited by law from acting as your private attorney, we will attempt to assist you by contacting the company and requesting an explanation of the matter you reported. Missouri law does not permit us to represent you in a private dispute, nor does it allow our office to sue solely to recover your losses or damages. Thus, if your complaint can be mediated, our goal is to resolve the complaint through correspondence.

Please be patient and allow a minimum of thirty days for us to obtain a response from the company. If you have additional information, please notify our office in writing at Consumer Complaint Unit, Office of the Attorney General, P.O. Box 899, Jefferson City, Missouri 65102. Please use the above-referenced complaint number in all correspondence.

Sincerely,

JEREMIAH W. (JAY) NIXON  
Attorney General

*Patricia L. Bax*

Patricia L. Bax  
Complaint Investigator  
Consumer Protection Division

RECEIVED

MAY - 1 2006

MO. ATTORNEY GENERAL

Consumer Complaint  
FormRETURN TO: Attorney General's Office  
Consumer Protection Unit, P.O. Box 899  
Jefferson City, MO 65102Missouri Attorney General  
Ceremiah W. (Jay) NixonPhone: 800-392-8222  
Web: [www.ago.mo.gov](http://www.ago.mo.gov)

CONSUMER

YOUR NAME [REDACTED] LAST [REDACTED] FIRST [REDACTED] MI [REDACTED]

ADDRESS [REDACTED] STREET [REDACTED] CITY [REDACTED] STATE [REDACTED] ZIP [REDACTED] COUNTY [REDACTED]

HOME PHONE [REDACTED] WORK PHONE ( [REDACTED] ) none E-MAIL [REDACTED]

MY COMPLAINT IS AGAINST [REDACTED]

WebLoyalty.com 101 Merritt, 7th fl  
Reservation Rewards/JoAnn's Norwalk, CT 06851ADDRESS Jo-Ann's is 2361 Rosecrans Ave. El Segundo CA 90245 Los Angeles  
STREET CITY STATE ZIP COUNTYPHONE ( [REDACTED] ) WEB SITE <http://www.joann.com/> E-MAIL [REDACTED]

PERSON YOU DEALT WITH NAME [REDACTED] TITLE [REDACTED]

PRODUCT OR SERVICE DISPUTED [REDACTED] somewhere on Jo-Ann's website is "Reservation Rewards" that I did not agree to and [REDACTED]

DATE OF TRANSACTION/PURCHASE 03 MONTH 28 DAY 06 YEAR AMOUNT PAID \$ [REDACTED]  
(For example: 05 01 00)

HOW &amp; WHERE DID YOU LEARN ABOUT PRODUCT OR SERVICE? [REDACTED]

PAYMENT METHOD  CASH  CREDIT CARD  DEBIT CARD  LOAN  LAY-AWAY  CHECK  OTHERDID YOU SIGN A CONTRACT, WARRANTY AGREEMENT OR SIMILAR PAPERS?  YES  NO

Copies of any documents produced for payment

(such as contracts, warranties, checks — front and back)

must be returned with this complaint form.

609609

## Consumer Complaint Form

Missouri Attorney General's Office

**BRIEFLY EXPLAIN YOUR COMPLAINT** When I placed an order at <http://www.joann.com/>, somehow I supposedly signed up for "Reservation Rewards". I noticed a \$10.00 debit on my bank account that I did not remember making. I called 1-800-732-7031 and spoke to a man named Robert O. who said he would cancel my "membership" and return the \$10 to my bank account. I have since found, by doing online research, that there are many complaints about this company in many different states. Please see documents attached.

**WHAT ACTION HAVE YOU TAKEN TO RESOLVE THIS COMPLAINT?** Called the company

**HOW DO YOU WANT HIS COMPLAINT RESOLVED?**

REFUND  REPAIR  DELIVER PRODUCT  PERFORM SERVICE  REPLACE/TRADE  
 OTHER I would like the atty general to make this practice illegal in Missouri.

**HAVE YOU BEEN SUED OR FILED A LAWSUIT ABOUT THIS COMPLAINT?**

NO  YES NAME OF ANY AGENCY CONTACTED

AGENCY ADDRESS

**BY FILING THIS COMPLAINT, I UNDERSTAND THAT:**

The Attorney General is not my private attorney, but enforces state consumer protection laws;  
 I will testify in court to the facts stated in this complaint; and  
 A copy of this complaint will be provided to the merchant against whom I am filing this complaint.

**I ATTEST TO THE ACCURACY OF STATEMENTS MADE IN THIS COMPLAINT:**

Transactions

Page 1 of 1

04/24/2006

DBT CRD 0118 04/24/06 9787  
WLI\*RESERVATIONREWARDS  
800-732-7031 CT

(10.00) AD

127.13

from my bank account  
at Blue Ridge Bank & Trust



Databases selected: ProQuest Newspapers, ABI/INFORM Global, Research Library

# San Francisco Chronicle

## New way to make you pay; [FINAL Edition]

David Lazarus. San Francisco Chronicle. San Francisco, Calif.: Dec 22, 2004. pg. C.1.

Subjects: Privacy, Spinoffs, Loyalty programs, Fees & charges, Credit cards, Electronic commerce

Companies: Webloyalty.com, IAC-InterActiveCorp  
(Sic:551112, 561510, 561599, 812990, 522291 )

Author(s): David Lazarus

Document types: Commentary

Column Name: **LAZARUS AT LARGE**

Section: **BUSINESS**

Publication title: San Francisco Chronicle. San Francisco, Calif.: Dec 22, 2004. pg. C.1

Source type: Newspaper

ProQuest document ID: 769420441

Text Word Count: 838

Document URL: [http://proquest.umi.com/pqdweb?  
did=769420441&sid=1&Fmt=3&clntId=12035&RQT=309&VName=PQD](http://proquest.umi.com/pqdweb?did=769420441&sid=1&Fmt=3&clntId=12035&RQT=309&VName=PQD)

### Abstract (Document Summary)

Hotels.com is one of about 70 Internet heavyweights affiliated with Webloyalty, including travel service Priceline.com, movie- ticket vendor Fandango.com and shopping site Half.com.

Webloyalty's [Rick Fernandes] countered that many consumers are grateful for the convenience of not having to re-enter their billing information.

Webloyalty sends e-mails to subscribers before a 30-day trial period ends alerting them that billing is about to begin. But Fernandes acknowledged that many people might overlook such messages as spam.

### Full Text (838 words)

*Copyright Hearst Communications Inc., Hearst Newspapers Division Dec 22, 2004*

David Lazarus' column appears Wednesdays, Fridays and Sundays. He also can

Think your credit card number is safe even when you aren't asked to submit it while registering for something on the Net? Think again.

E-commerce giant IAC/InterActive made waves Tuesday when it announced the spin-off of its high-profile travel properties, including Hotels.com. They'll be part of a separate entity under the Expedia moniker.

For its part, Hotels.com is partnered with a Connecticut direct- marketing firm called Webloyalty.com.

Hotels.com is one of about 70 Internet heavyweights affiliated with Webloyalty, including travel service Priceline.com, movie- ticket vendor Fandango.com and shopping site Half.com.

And here's where consumers may want to sit up and take notice.

Webloyalty is able to obtain people's credit card numbers directly from many of its partners and will charge monthly fees for a service some people might not realize they've signed up for.

Once movie tickets are purchased at Fandango.com, for example, a link is presented to a special reward. That link leads to a page on Webloyalty's site promising \$10 off your next Fandango purchase plus other discounts.

All you have to do is provide your e-mail address.

A Google search turns up dozens of people who say that they never meant to join Webloyalty's "reservation rewards" program.

These people subsequently discovered that the company was deducting between \$7 and \$9 a month from their credit cards even though they didn't think they'd signed up for the rewards plan.

Rick Fernandes, Webloyalty's chief exec, acknowledged that numerous people complain that they never intended to enroll in his company's program.

"But we deal with millions of consumers a year," he told me. "Even though the number of complaints seems large, it's actually a small percentage."

Fernandes said privately held Webloyalty has 1.3 million members and sees about \$100 million a year in revenue.

"The great, great majority of people who join have no issue with what's going on," he said.

Be that as it may, he confirmed that arrangements exist with at least half of Webloyalty's 70 corporate clients to obtain consumers' credit card numbers without the individual being asked to provide it.

again provide their credit card number along with other personal information.

Hotels.com insisted that its customers must understand clearly what they were getting themselves into.

"We think the best way to offer a service like this is to have customers give their credit card information themselves," said Andrea Riggs, a spokeswoman for IAC, Hotels.com's parent.

But for many other Webloyalty clients, including Fandango.com, customers are asked only to submit their e-mail address twice as a form of electronic signature.

The fine print of Webloyalty's verbiage-heavy solicitation says charges "will automatically continue for just \$9 a month billed by Reservation Rewards to the credit card or deducted from the debit card information you used at CLIENT today."

In slightly less awkward words, submitting your e-mail address will result in Webloyalty obtaining your credit card number from Fandango or another client and beginning the monthly billing process.

Consumer advocates say this is a system virtually guaranteed to cause people to unwittingly be charged for services they had no intention of paying for.

"There's no reasonable way to induce people to pay for something without specifically asking them to provide their billing information," said Gail Hillebrand, a senior attorney with Consumers Union in San Francisco.

Webloyalty's Fernandes countered that many consumers are grateful for the convenience of not having to re-enter their billing information.

"There are people who are happy they don't have to put in their credit card number again," he said. "They just want to click."

Webloyalty sends e-mails to subscribers before a 30-day trial period ends alerting them that billing is about to begin. But Fernandes acknowledged that many people might overlook such messages as spam.

"There's that chance," he said. "I understand it."

For this reason, Fernandes said, Webloyalty's policy is to refund money to anyone who asks. The number to call is (800) 732-7031.

The catch, of course, is that it's up to consumers to spot the monthly charge on their credit card statements and go to the trouble of chasing after some company they might not recall dealing with.

"There are some people who don't read any of the details and just click 'yes' and become members," Fernandes said. "We try to do what we can do to help them."

are asked up front for their billing info, thus assuring that they know they're making a financial commitment?

Fernandes said no. "There are some people who are confused," he said. "There are many more who are not."

But he did have this to add: "People need to make sure they know what they're reading. Read the details of what you're signing up for."

He's right about that much at least.

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Text-only interface



Rip-off Report.com - badbusinessbureau.com

Page 1 of 3

...by consumers, for consumers

R I P - O F F

a service of  
badbusinessbureau.com

Report.com

Don't let them get away  
Make sure they make the Rip-

Category:  
**Corrupt Companies**

Submitted:  
1/20/2005  
6:51:50 PM  
Modified:  
1/20/2005  
6:52:00 PM

---

## **Reservation Rewards Webloyalty ripoff**

---

Company

### **Reservation Rewards**

Address:

**reservationrewards.com**

Internet

U.S.A.

Phone:

Fax: -

---

**We were victims of this scam. My wife shopped at joanns.com and got signed up for this service of highly dubious value.**

**We filed a report with our state consumer affairs office and got a response from reservation rewards attorney.**

**You can read how the scam works elsewhere on this site but I suggest you contact your state consumer affairs to require reservation rewards to pay the attorney everytime they have to write a 10 page response like they did in our case.**

**Washington DC 20005****attention steven lieberman**

I contacted my US senator and asked that they consider making it unlawful for these kinds of things to happen. Senators react to numbers so you all need to contact yours to create the critical mass needed for them to act.

**Jim  
Helena, Montana  
U.S.A.**

**SEARCH**

**If you would like to see more Rip-off Reports™ on Reservation Rewards, please use the search box below**

Reservation Rewards

**Search**

**In order to assure the best results in your search:**

- *Keep the name short & simple, and try different variations of the name.*
- *Do not include ".com", "S", "Inc.", "Corp", or "LLC" at the end of the Company name.*
- *Use only the first/main part of a name to get best results.*
- *Only search one name at a time if Company has many AKA's.*

**Click here to go to our *advanced search* page.**

**REBUTTAL BOX**  
**MY COMPANY HAS BEEN REPORTED!**  
**HOW DO I RESPOND?**

Are you an owner, employee or ex-employee with either negative or positive information about the company or can you provide "insider information" on this company? Do you have a consumer suggestion on how to resolve this problem or how to avoid it in the future? ONLY these types of responses will be added to the filed report, and will be posted within 24 hours of receipt. Make your voice heard. Let them

report only.

or

\*\*\*If you are also a victim of the same company or  
person,

**YOU NEED TO FILE YOUR OWN RIP-OFF  
REPORT.**

**CLICK HERE to File your OWN Rip-Off Report**

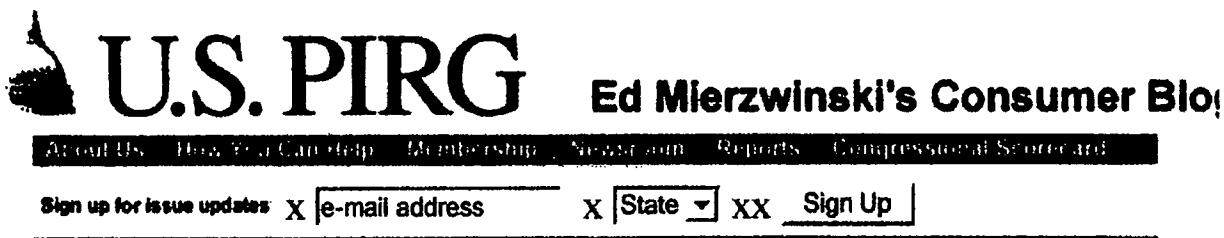
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## U.S. PIRG Consumer Blog

[« Locked In A Cell--New PIRG cell phone report | Main | PIRG Opposes Wal-Mart Entry Into Banking »](#)

**August 11, 2005**

### **Web Firms Sharing Credit Card Numbers**

Last night, we appeared in a DC Fox-5 (WTTG) investigative story ([transcript](#)) exposing how web sites share credit card numbers with third parties and the third parties bill the credit cards for products the consumer didn't knowingly order. It's an old scam that's moved from telemarketers to the Internet.

According to the story, one of the victims bought a ticket from Ticketmaster.Com, then clicked on a "Rewards" popup, looked at the site that appeared -- thought "No Thanks" -- and then left it. Some time later she found that her credit card had been billed. In small print on the first site, she'd allegedly "agreed" that if she clicked the popup her credit card would be billed for a trial offer for a \$7/month club under terms described partly on the screen. The small print, supposedly buttressed by more small print in the "Privacy Policy" and "Terms and Conditions" pages apparently told her that Ticketmaster could share her credit card information with the rewards firm if she used the site to buy a ticket. Two other victims had stories about other web merchants in the Fox piece, called ["Terms and Conditions."](#)

Identical scandals associated with so-called "free-to-pay" scams by telemarketers (some obtaining the information not from merchants but, incredibly, from regulated banks), resulted in hefty regulatory activity. "Free-to-pay" means a trial offer-- where you must cancel your credit card within a certain period of time or you are billed. The problem is exacerbated where a consumer hasn't given out his credit card number in the first place and is unaware that the telemarketer has it. State Attorneys General call this "pre-acquired account telemarketing" and it turns a purchase upside down. If you haven't given out a credit card

After pressure was brought by state Attorneys General (their comments), the Federal Trade Commission amended the Telemarketing Sales Rule (TSR) prohibiting telemarketers from billing consumer credit cards in a similar way. The telemarketers are now required to ask consumers to read back at least part of their credit card number as a way of documenting that they have actually agreed to a transaction.

As the AGs argued in their comments to FTC: "The essential characteristic of [preacquired account telemarketing] is the ability of the telemarketer to charge the consumer's account without traditional forms of consent."

So, in its final rule, the FTC said the following, for telemarketers:

"(i) In any telemarketing transaction involving preacquired account information and a free-to-pay conversion feature, the seller or telemarketer must: (A) obtain from the customer, at a minimum, the last four (4) digits of the account number to be charged; (B) obtain from the customer his or her express agreement to be charged for the goods or services and to be charged using the account number..."

**Now we need a similar rule for the web that is based on real understanding and real consent, not simple clicking.**

Posted by Ed Mierzwinski at August 11, 2005 04:17 PM

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## Comments

I ordered flowers on the FTB.Com site. The next thing you know I was a member of Reservation Rewards.com. They charged my credit card \$10.00. I cancelled (which was easy) but they would not refund the \$10.00. I called FTB. They said they could do nothing – that I apparently checked a box signing up. That I don't remember.

Posted by: Don Laurila at February 4, 2006 12:29 PM

I'm furious at the info I've found on this and the fact that nothing has already been done! Just found out I've been charged \$10 for 5 months for Reservation Rewards after signing up for Classmates.com. I called the RR.customer.service.# and got a robotic idiot on the other end who gave me the typical "it isn't policy to return it all, but we'll go ahead and do it" that I've read so much about tonight. I also wrote Classmates and expressed my disgust with them as well as demanded my membership be cancelled and my money from THEM refunded as well. How can they possibly partner with these people? Webloyalty is the parent company of Reservation Rewards. Increased in revenue by 56% in one year...No FREAKIN WONDER!!!! People don't even know they are being charged. And people what



ATTORNEY GENERAL OF MISSOURI

JEFFERSON CITY

65102

May 3, 2004

P.O.Box 899  
(573) 751-3321

JAY NIXON  
ATTORNEY GENERAL

[REDACTED]

RE: Complaint No. CF-2004-03034

Reservation Rewards

Dear [REDACTED]

Thank you for providing information about the above-referenced company. Although our office is prohibited by law from acting as your private attorney, we will attempt to assist you by contacting the company and requesting an explanation of the matter you reported. Missouri law does not permit us to represent you in private disputes, nor does it allow our office to sue solely to recover your losses or damages. Thus, if your complaint can be mediated, our goal is to resolve the complaint through correspondence.

Please be patient and allow a minimum of 30 days for us to obtain a response from the company. If you have additional information, please notify our office in writing at Consumer Complaint Unit, Office of the Attorney General, P.O. Box 899, Jefferson City, Missouri 65102. Please use the above-referenced complaint number in all correspondence.

Sincerely,

JEREMIAH W. (JAY) NIXON  
Attorney General

A handwritten signature in cursive ink that appears to read "Margie LaMarre".

Margie LaMarre  
Complaint Investigator  
Consumer Protection Division



## Consumer Complaint Form

Missouri Attorney General Jay Nixon

Call toll-free: 1-800-392-8222

If you believe you have been defrauded, please complete (print legibly or type), sign and mail this form to:  
 Missouri Attorney General's Office  
 Consumer Protection Division  
 PO Box 899  
 Jefferson City, MO 65102

### INFORMATION ABOUT CONSUMER

Mr.  Mrs.  Ms.

Your name (last, first, MI) D. A., 81-10, P-1

Street address 27 T 121

City St. Louis

State MO

Zip 63113

County St. Louis

Home phone 314-721-0700

Work phone 314-721-0700

E-mail address [REDACTED]

### INFORMATION ABOUT COMPANY

Name of company that complaint is against Reservation Rewards

Street address Was online in junk mail

City [REDACTED]

State [REDACTED]

Zip [REDACTED]

County [REDACTED]

Company phone 1-888-688-5995

Web site ReservationRewards.com

E-mail address CustomerService@ReservationRewards.com

0303!

Person you dealt with

Did Not identify himself

Person's title

Unknown

#### INFORMATION ABOUT PRODUCT OR SERVICE

Product or service disputed

Unknown

Date of transaction/purchase (MM-DD-YY)

2/18/04 First Seen on online Banking

Amount paid

9.00

How & where did you learn about product or service?

On 2/18 - Went online to Bank

#### INFORMATION ABOUT PAYMENT

How did you pay?

Cash

Loan

Check

Credit card

Lay-away

Other

Debit card

Did you sign a contract, warranty agreement or similar papers

Yes

No

Copies of any documents (such as contracts, warranties and checks — front and back) produced for payment must be returned with this complaint form.

#### OTHER INFORMATION ABOUT COMPLAINT

Briefly describe your complaint:

This Co. With drew money from my  
Checking account. I Check plus Card  
I did not Give Card no. or permission to do so.

When I ask where he got the number, he stammered and said I gave it. I did not.

**What action have you taken to resolve this complaint?**

I went to Co. by using Telephone number  
The Bank had. I was not pleased  
With Answer. I Cancelled Bank Card  
Alerted Bank (Central) Reported to A.H. Genera.

How do you want this  
complaint resolved?

Refund  
 Repair  
 Deliver product  
 Perform service

Replace/trade  
 Other:

Would like to know  
how it was done

**Have you been sued or  
filed a lawsuit about  
this complaint?** If yes, name of any agency contacted:

No  
 Yes

Agency address:

The Co. Agree to Cancel and  
Refund my Money

**VERIFICATION BY YOU**

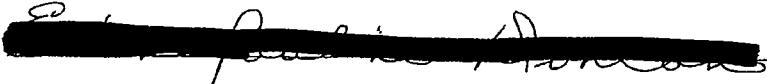
**By filing this complaint, I understand that:**

The Attorney General is not my private attorney, but enforces state consumer protection laws;  
I will testify in court to the facts stated in this complaint; and  
A copy of this complaint will be provided to the merchant against whom I am filing this complaint.

**I attest to the accuracy of statements made in this complaint:**

Your  
signature

Date

  
Feb 23, 2004

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Updated: March 21, 2003